

## Claims

- [c1]     ✓ 1.A method performable by a user comprising:  
performing predetermined loyalty-based activities;  
in exchange for performing the predetermined loyalty-based activities,  
receiving points, the points redeemable only to assist one or more  
users other than the user pay higher-education costs; and,  
redeeming the points to assist the one or more users other than the  
user pay the higher-education costs.
- [c2]     2.The method of claim 1, wherein performing predetermined loyalty-based  
activities comprises purchasing one or more products and services from one  
or more predetermined merchants.
- [c3]     3.The method of claim 1, wherein redeeming the points to assist the one or  
more users other than the user pay the higher-education costs comprises  
redeeming the points to assist the one or more users other than the user pay  
higher-education tuition at a predetermined educational institution.
- [c4]     4.The method of claim 1, wherein redeeming the points to assist the one or  
more users other than the user pay the higher-education costs comprises  
redeeming the points to assist the one or more users other than the user  
purchase books and other supplies through a predetermined educational  
institution.
- [c5]     5.The method of claim 1, wherein the points are redeemed in increments of  
fifty dollars.
- [c6]     ✓ 6.A method comprising:  
tracking predetermined loyalty-based activities performed by a user;  
awarding points to an account of the user in exchange for the user  
having performed the predetermined loyalty-based activities, the  
points redeemable only to assist one or more users other than the user  
pay higher-education costs;  
receiving a request from the user to redeem specified points from the

account to assist the one or more users other than the user pay for the higher-education costs; and,  
processing the request from the user to redeem the specified points from the account to assist the one or more users other than the user pay for the higher-education costs.

- [c7] 7.The method of claim 6, wherein processing the request comprises:  
deducting the specified points from the account of the user; and,  
paying for at least part of the higher-education costs by converting the specified points deducted to a monetary value.
- [c8] 8.The method of claim 7, wherein processing the request further comprises sending an amount of money equal to the monetary value to which the specified points deducted have been converted to assist the one or more users other than the user pay for the higher-education costs.
- [c9] 9.The method of claim 8, wherein sending the amount of money comprises sending the amount of money directly to the one or more users other than the user.
- [c10] 10.The method of claim 9, wherein the amount of money is sent as one or more checks payable to both a predetermined higher-education institution and each of the one or more users other than the user.
- [c11] 11.The method of claim 9, wherein the amount of money is sent to a financial institution at which the one or more users other than the user maintains an account.
- [c12] 12.The method of claim 8, wherein sending the amount of money comprises sending the amount of money directly to a predetermined higher-education institution.
- [c13] 13.The method of claim 12, wherein the amount of money is sent as one or more checks payable to both the predetermined higher-education institution and each of the one or more users other than the user.

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- [c14] 14.The method of claim 12, wherein the amount of money is sent to a financial institution at which the predetermined higher-education institution maintains an account.
- [c15] 15.The method of claim 6, wherein tracking the predetermined loyalty-based activities performed by the user comprises receiving feedback from one or more predetermined merchants that the user has purchased one or more products and services therefrom.
- [c16] 16.The method of claim 6, wherein tracking the predetermined loyalty-based activities performed by the user comprises receiving a request from the user that the user has purchased one or more products and services from one or more predetermined merchants, the request including verifiable information that the user has purchased the one or more products and services from the one or more predetermined merchants.
- [c17] 17.The method of claim 6, wherein the higher-education costs comprise higher-education tuition at a predetermined educational institution.
- [c18] 18.The method of claim 6, wherein the higher-education costs comprise books and other supplies purchased through a predetermined educational institution.
- [c19] 19.The method of claim 6, wherein the method is performed by execution of a computer program stored on a machine-readable medium by a processor.
- [c20] 20.A system comprising:  
a loyalty management web site at which a user is registered and at which the user is able to redeem earned points from an account only to assist one or more users other than the user pay higher-education costs; and,  
one or more merchant web sites that have registered with the loyalty management web site such that purchases at the one or more merchant web sites by the user earns the user points, the one or more merchant web sites reporting back the purchases by the user to the

loyalty management web site.

- [c21] 21.The system of claim 20, wherein the loyalty management web site has real-time messaging, computer bulletin and message board capabilities.
- [c22] 22.The system of claim 20, wherein the loyalty management web site has electronic mail capabilities.
- [c23] 23.The system of claim 20, wherein the loyalty management web site has on-line communities capabilities.

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